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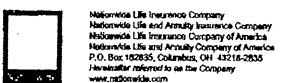
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LIPSON, NEILSON, COLE

Fax: 248-593-5040 Dec. 14 2010 04:20pm P003/007



BENEFICIARY CLAIM FORM

Customer Contact Information Nationwide: 1-800-243-8295 TDD: 1-800-238-3035

Fax: 1-688-677-7393

Section 1: General Information Please print,	
Please accept our deepest sympathies for your loss. This form complete your claim.	is dealgned to collect information needed to
IMPORTANT: Sections 1, 2, and 5 must be completed.	
A certified Death Certificate bouring the seal of the appro- certificate must accompany this completed form.	prints local, state or federal agency issuing the
Each beneficiary must complete a separate claim form,	
To expedite the processing of this claim, you can fax the pertified death certificate to 1-888-677-7393.	completed claim form along with a copy of the
ia. Deceased information.	
Existing Policy Number(s): L034804300 (required)	2
Deceased First Name: GARY	
Deceased Last Name: LUP ILO FF	
Date of Death: TULY 13, 2010	
b. Beneficiary Information. Must be completed.	
Beneficiary Nume: NICOLE Rence LL	ipilotif
Residential Address: CO Albert Hol- (PO Box address is not accepted)	FZ 3910 Telegraph
Chyrstate/Zip Code: Bloomfield Hills	MI 48302
Mailing Address: SAME AS ABC (If different then residential)	3VE
Chy/Statu/Zip Code:	
SSN: Date of Birth:	
Daytime Telephone Number	E-Mail:
The next Section, Settlement Options, provides three distrit	xution options for your death benefit proceads.

For information about what other options are available to you, please call us at 1-800-243-6295 or

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Section 2: Settlement Options - Please select one option.								
Please Note: Policy owners have the option to choose in advance how their beneficiaries will receive the money. If that is the case for you, we'll carry out the policy owner's instructions and provide complete details to you in writing.								
Option 1 - Lump Sum Payment Option - Nationwide Bank Secure Money Market Account								
We will establish a Nationwide Bank Secure Money Market Account in the beneficiary's name and deposit all proceeds into the account. You will have immediate access to these proceeds by check and this account will earn interest.								
Benefits of the Nationwide Bank Secure Money Market Account: An attractive variable tiered rate of interest. A safe account to hold funds separate from your everyday funds. FDIC insurance coverage, up to \$250,000 per depositor. Free personalized checks provided by Nationwide Bank. Dedicated Customer Care Specialists ready to help you when you call them at 1-877-422-6569. No monthly service fees.								
The following fields MUST be completed for the Nationwide Bank Secure Money Market Account option:								
iD#: Issue State: Driver's License Military ID State ID Please note: For your protection, accounts are reviewed under US banking rules to confirm eligibility. Interest earned is reportable to the IRS. Please consult your tax advisor for additional information.								
Option 2 – Lump Sum Payment Option – Single Check or Direct Deposit This option provides a single full payment. You can choose from receiving the death benefit proceeds either in the form of a check or have it transferred to your checking or savings account. Benefits of a Single Check: One transaction access to your money.								
 Flaxibility to transfer directly into your checking or savings account. 								
Important: Please select either check or direct deposit from below.								
Check (a check will be malled to you using the address entered on page 1, section 1b.). Direct Deposit (complete the information and follow the instructions below).								
Financial Institution Name:								
Financial Institution Phone Number: []								
You must attach a voided check if depositing into your checking account. If depositing into your savings account, a letter from your financial institution will be required. The deposit into your checking as savings account will normally occur four (4) business days after the date the claim transaction is processed. Please note deposit slips are not acceptable.								
Important: If a voided check (or letter from your bank/financial institution) is not included, a check will automatically be mailed to the address you provided us. The checking/savings accountholder must be the same as the beneficiary.								

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Section 3: Taxpayer ID Certification

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Certification - Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct texpayer identification number, and
- (2) I am not subject to backup withholding because (a) I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (b) the Internal Revenue Service has notified me that I am no longer subject to backup withholding, or that I am exempt from backup withholding, and
- (3) I am a United States citizen (including a U.S. resident alien).

You must cross out item (2) if you have been notified by the IRS that you are currently subject to backup withholding because of failure to report interest or dividends on your tax return.

Section 4: State Fraud Statements:

Alabama, Alaska, Artzona, Georgia, Hawali, Idaho, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Montana, Nebraska, New Hampshira, Mississippi, Ohio, Okiahoma, Oragon, Puerto Rico, Rhode Island, South Dakota, Texas, Utah, Vermont, West Virginia, Wisconsin and Wyoming Any person who submits an application or a claim containing a false or deceptive statement, and does so with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, may be guilty of insurance fraud.

Arkansas Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Important Notice: It is unlawful to knowingly provide felse, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or egent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claiment for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department or regulatory agencies.

District of Cokentria. Warning: it is a crime to provide false or misleading information to an insurer for the purpose of definuding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Horida Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas, Nevada, North Carolina and North Dakota Any person who submits an application or a claim containing a false or deceptive statement, and does so with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, may be guilty of insurance fraud.

Louisiana Caution: If your answers on this application are incorrect or unirue, Nationwide has the right to deny benefits or rescind your policy. Any person who knowingly presents false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Maine, Tennessee it is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Missouri Caution: If your answers on this application are incorrect or untrue, Nationwide has the right to deny benefits or rescind your policy. Fraud Statement: Any person who submits an application or a claim containing a false or decaptive statement, and does so with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, may be guilty of insurance fraud.

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Section 4: State Fraud Statement, continued

New Jersey Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Naw Mexico Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of infelending, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Pennsylvania Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to oriminal and civil penalties.

Virginia Any person who, with the intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated statu law,

Washington Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.

Section & Authorization Signature Required

If I selected the Nationwide Bank Secure Money Market Account Option, I understand and agree, by signing this form that Nationwide Bank will access and utilize consumer report information to open my account. I authorize my Information to be shared with Nationwide Bank, for purposes of establishing my Secure Money Market Account. To help the government fight the funding of terroriem and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, Nationwide Bank asks for my name, address, date of birth, and other information that will allow them to identify me. Nationwide Bank may ask to see my driver's license or other identifying documents.

I certify under penalties of perjury that all statements are true, correct and complete to the best of my knowledge and belief. I understand that the furnishing of this form by the Company does not constitute an admission that there is any insurance in force.

Sibnature of Beneficiary (Individual Beneficiary)

Social Security Number

Signature of Legatly Appointed Guardian

Date

Minor Beneficiary's Social Socurity Number

(Individual Benediciary is a minor or mentally incompetent person). A certified copy of guerdianiship pepers must be furnished.

Please contact our Customer Service Center at 1-800-243-6295 if you have any questions. If you have a Telecommunications Device for the Deaf (TDD), you may access our TDD services at 1-800-238-3035. Customer Service Representatives are available to assist you Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.

To expedite the claim process, you may overnight the completed claim form along with any other required form(s) to the following address:

> Nationwide Life Operations RR1 - 04 - D4

Dublin, Ohio 43017

5100 Rings Rd.

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I. Matanie its as, Clerk of the City of Royal Oak, Oakrand County, Michigan, do hereby centify that the foregoing is a true copy of the record now remaining in my office.

Michigan H. Mighanie H. Mi

Miglerito Hales City of Royal Oak, Michigan

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This copy is not valid unless displaying embossed seal and registrar signature.